GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1108
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Mobile Banking Facilities
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Will the Minister of FINANCE be pleased to state:

(a) the number of villages included under the mobile banking facility in the country, State-wise;

(b) whether the Government plans to include all the villages of the country under mobile banking system;

(c) if so, the details thereof; and

(d) the time by which the mobile banking facility is expected to be provided in all the villages?

Answer

The Minister of State in the Ministry of Finance

(a) to (d) The mobile banking guidelines issued by Reserve Bank of India (RBI) are applicable to all Scheduled Commercial Banks (SCBs) including Regional Rural Banks (RRBs)/Urban Co-operative Banks/State Co-operative Banks/District Central Co-operative Banks. As on March 03, 2016, RBI has given approval to 139 banks for operationalizing mobile banking services.

In order to facilitate customer registration for Mobile Banking, RBI has issued instructions to all Banks including RRBs /Urban Co-operative Banks / State Co-operative Banks /District Central Co-operative Banks to allow for customer registration through ATMs connected to National Financial Switch (NFS) while striving to facilitate registration through other channels including internet banking, Interactive Voice Response (IVR), phone banking as well and creating awareness for the same among the customers.

RBI has further given permission to National Payments Corporation of India (NPCI) to launch National Unified USSD (Unstructured Supplementary Service Data) Platform (NUUP) which allows mobile based banking services using a short code (*99# across all Telecom Service Providers) in various languages.

NPCI has informed that using *99# any customer can access the mobile banking service using their native language through USSD. Along with *99# and SMS banking services, the banks are able to cover nearly 100 % of the towns and villages through mobile banking service.
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